

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem  
Sellami, Durgesh Kotwal  
Assignee: Siebel Systems, Inc.  
Title: Method and Apparatus for Capturing Commercial Loan  
Application Data and Assigning a Commercial Loan Request  
Serial No.: 10/024,990 Filing Date: December 19, 2001  
Examiner: Gregory L. Johnson Group Art Unit: 3691  
Docket No.: OIC0262US Confirmation No. 3673

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Austin, Texas  
January 12, 2008

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated October 12, 2007, having a shortened statutory period expiring on January 12, 2008. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

No Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

**Remarks** begin on page 7 of this paper.